

FIG. 1



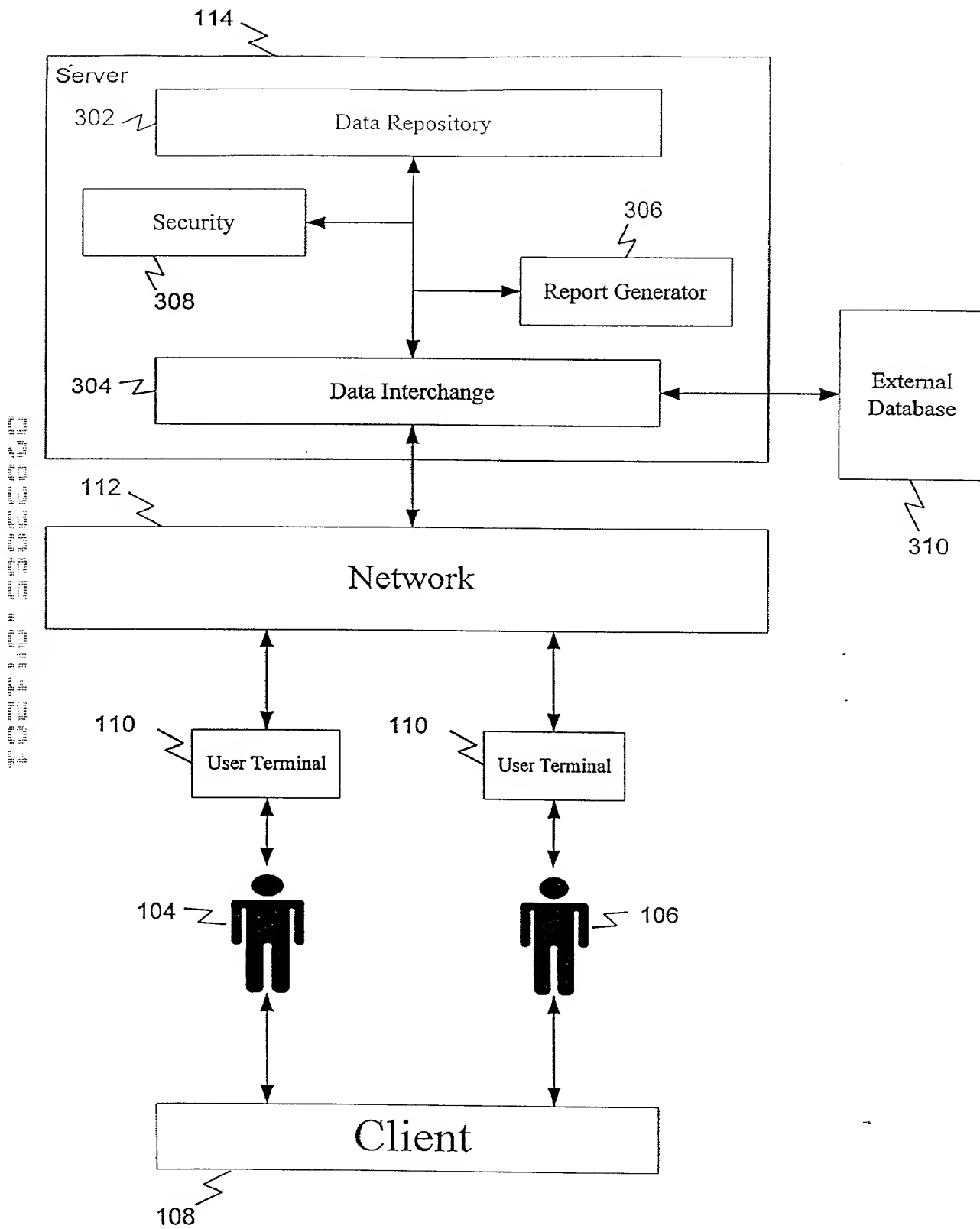


FIG. 3

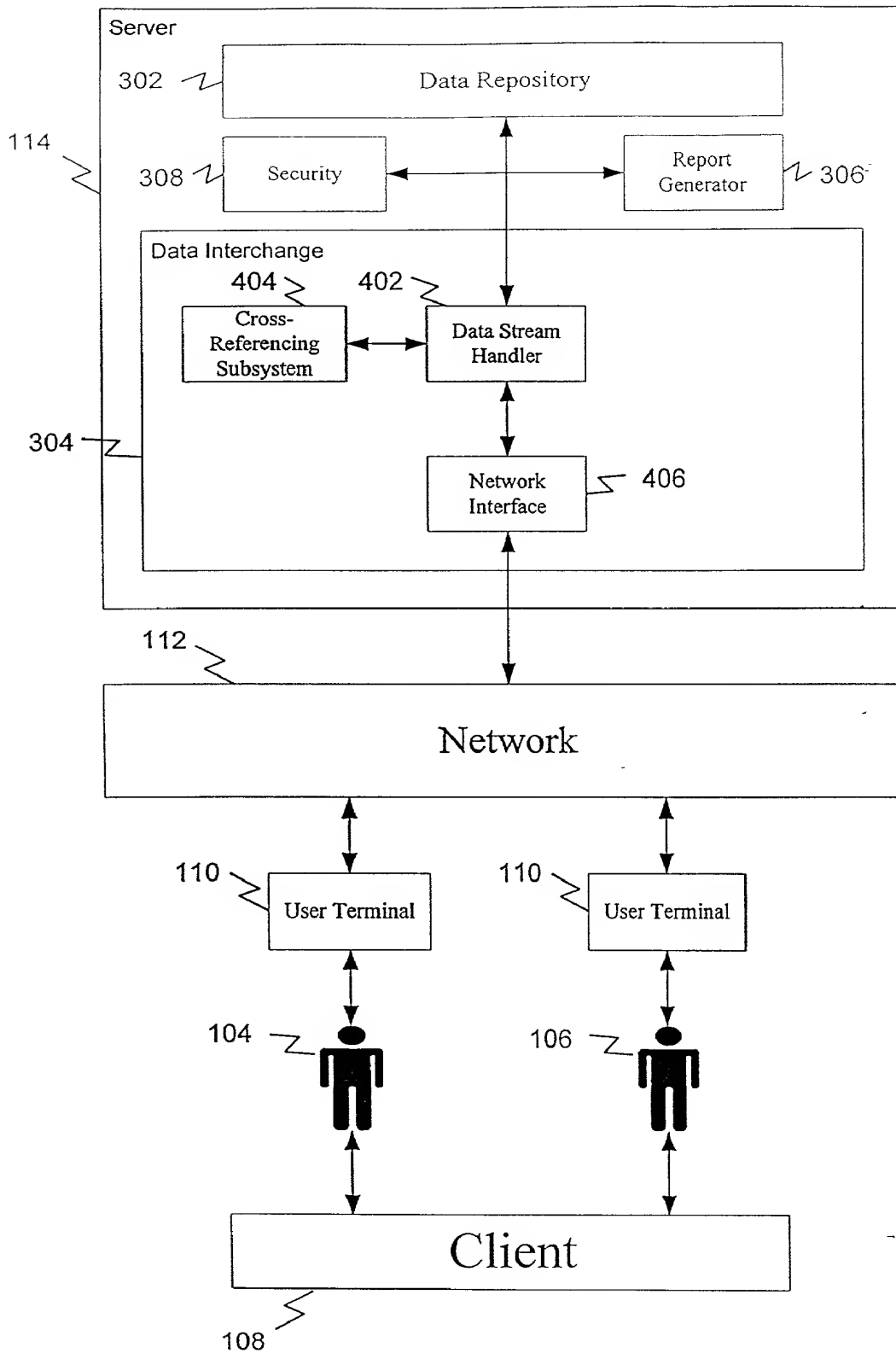


FIG. 4

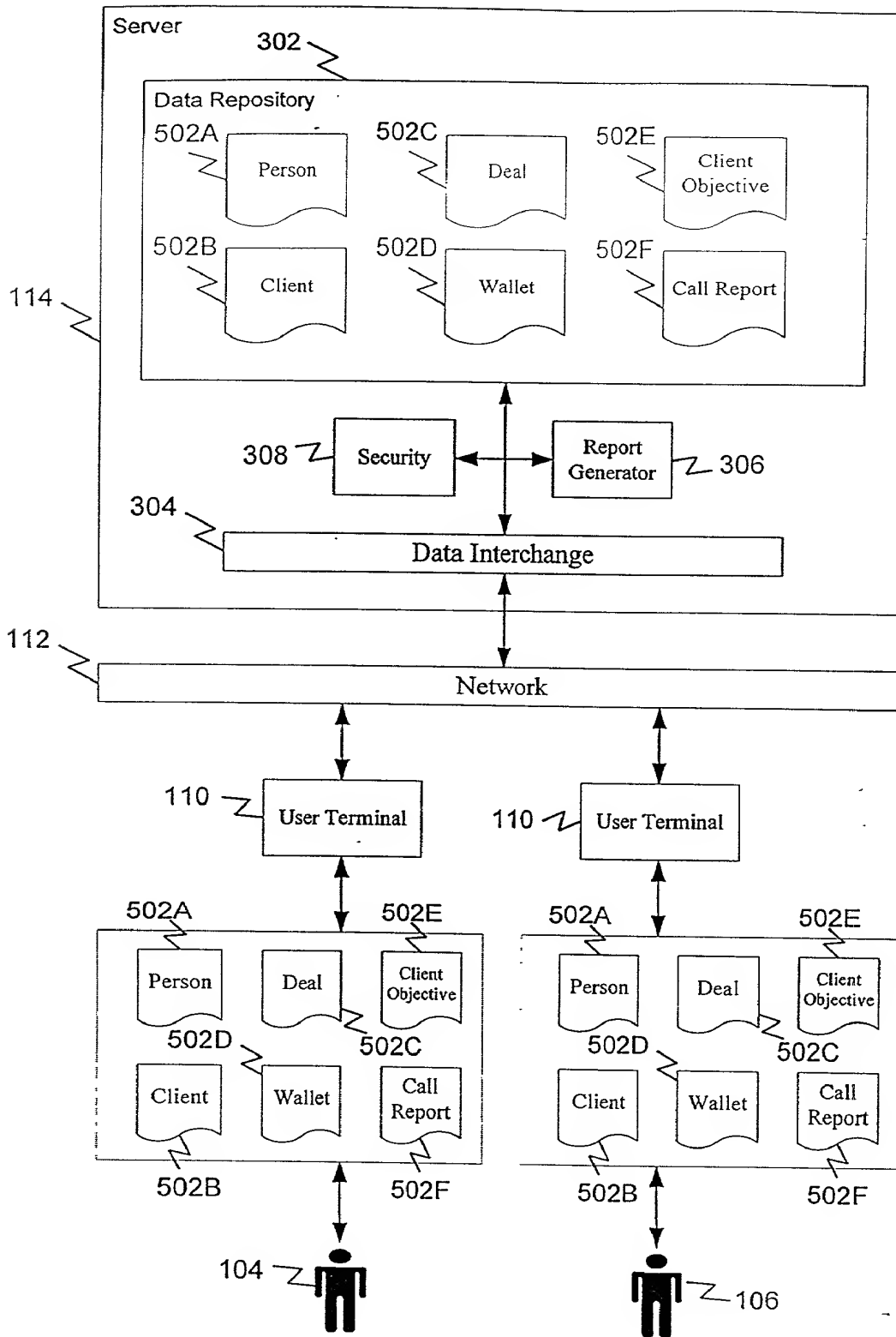


FIG. 5

600

604

	Home Country			. . .			Country N		
	Total Wallet	Revenue	% of Wallet	Total Wallet	Revenue	% of Wallet	Total Wallet	Revenue	% of Wallet
Product / Service	100	10	10.0%						
.									
.									
.									
Product / Service									

602

606A

606A

606A

FIG. 6

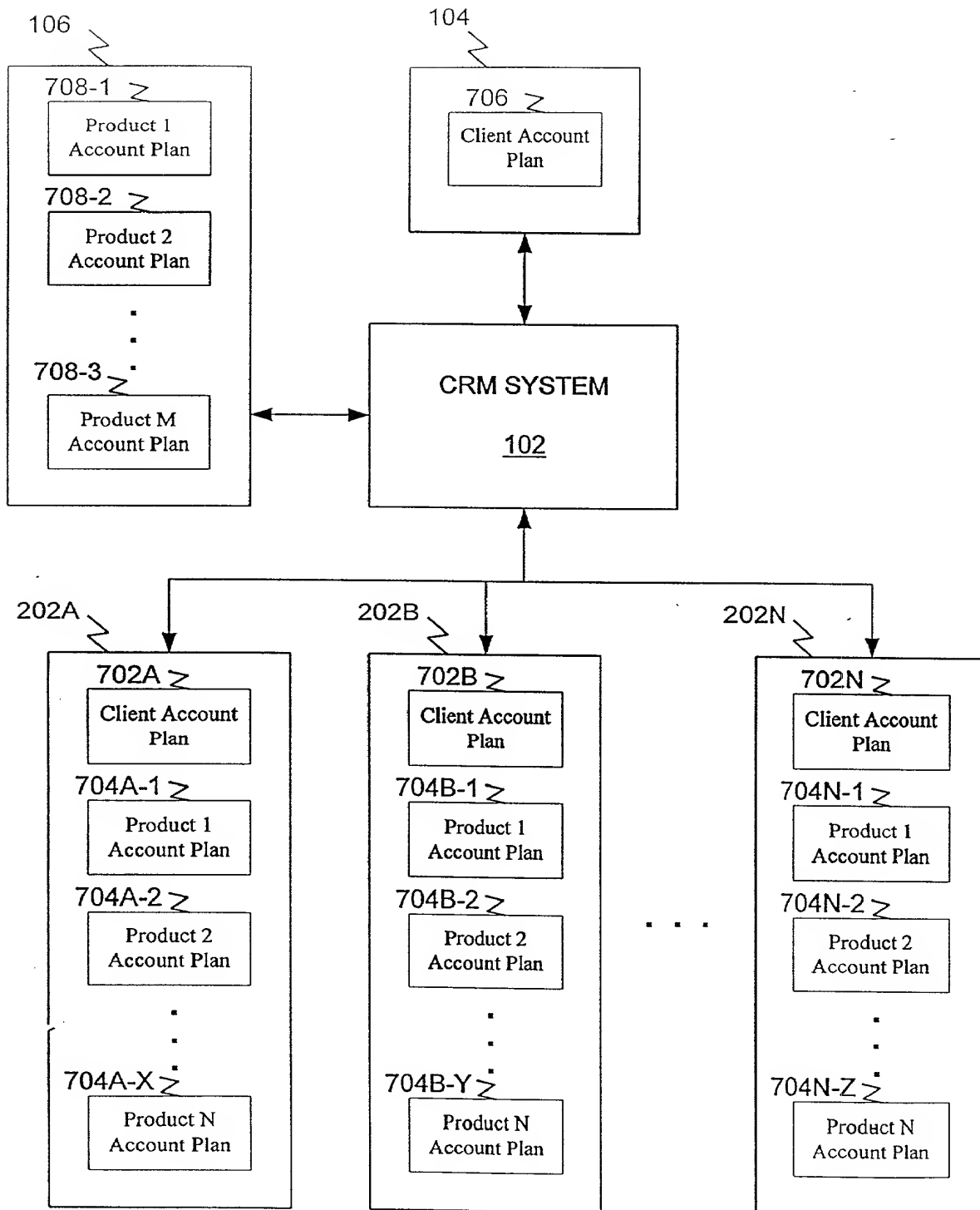


FIG. 7

800 ↘

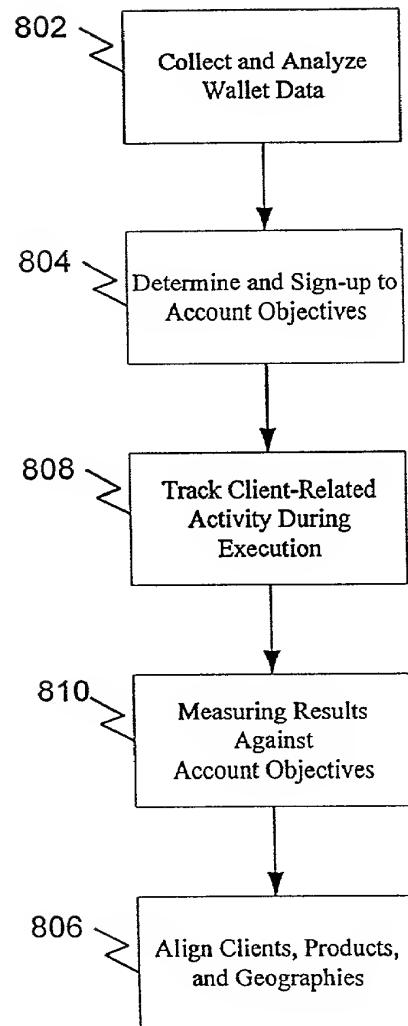


FIG. 8



806

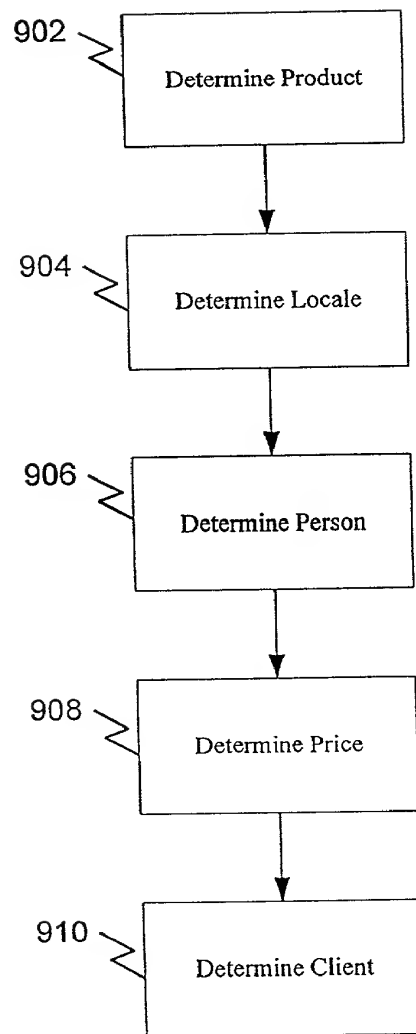


FIG. 9

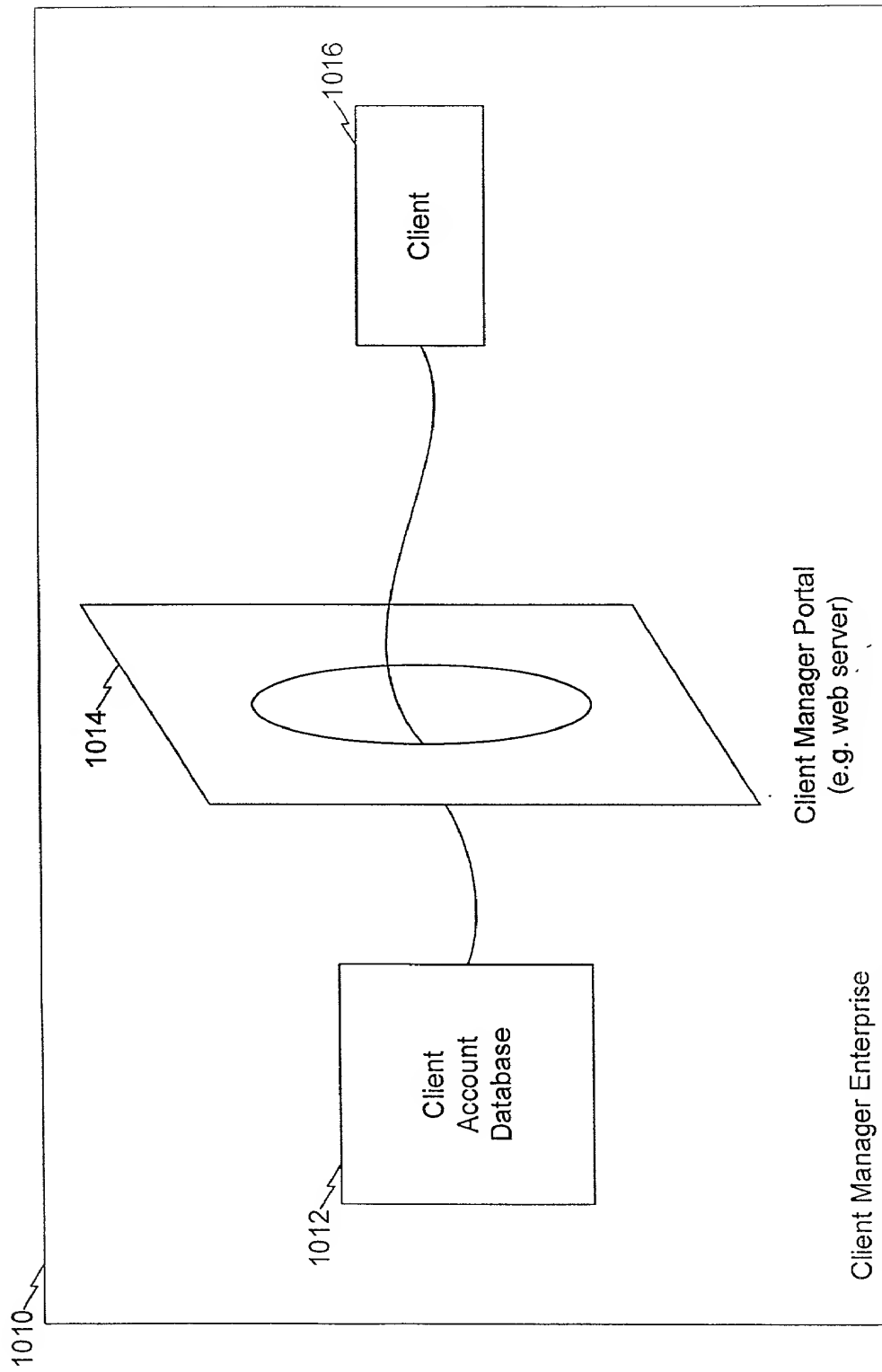


FIG. 10

FIG. 11 is a block diagram of a Client Manager Enterprise system architecture.

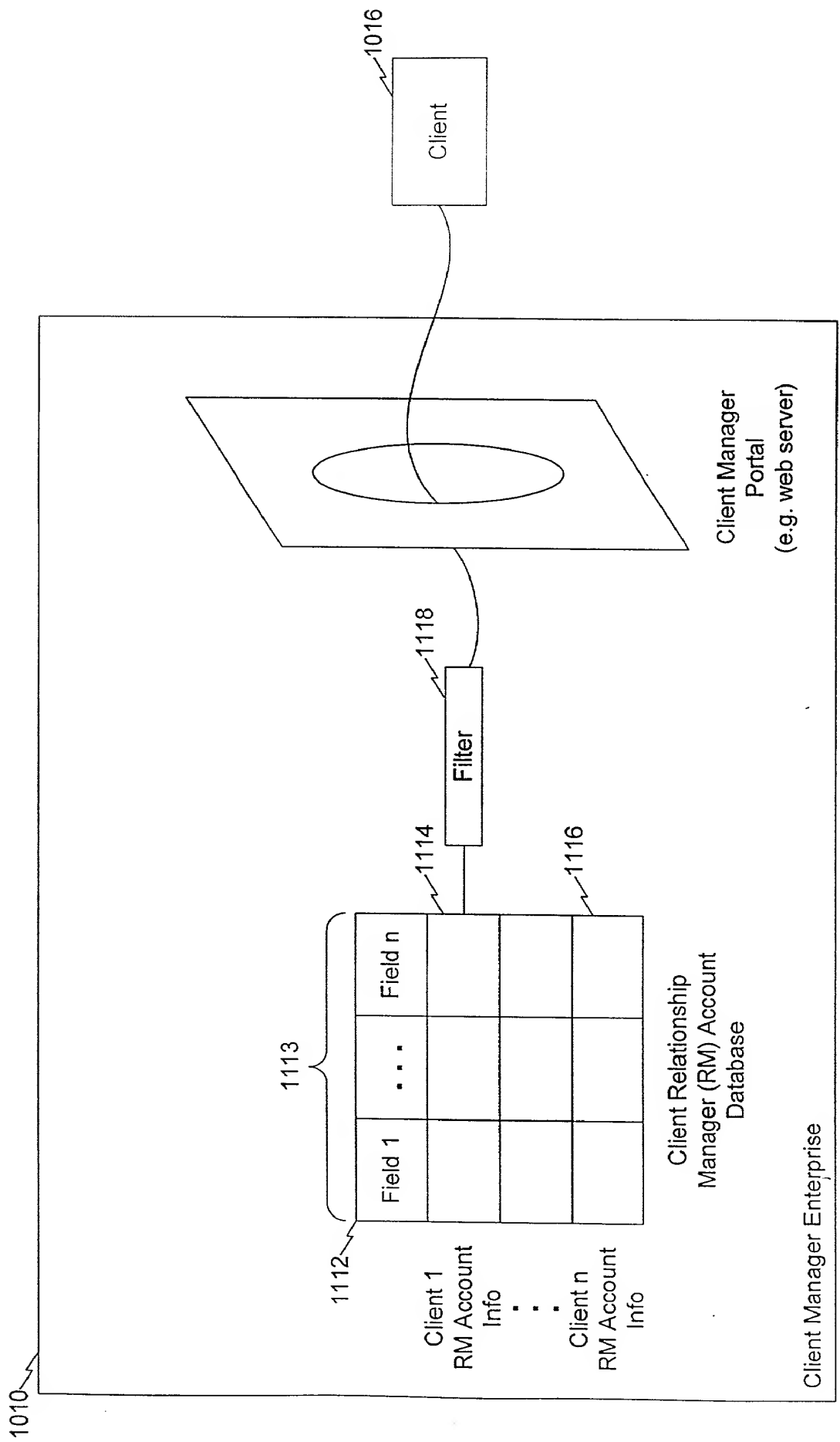


FIG. 11

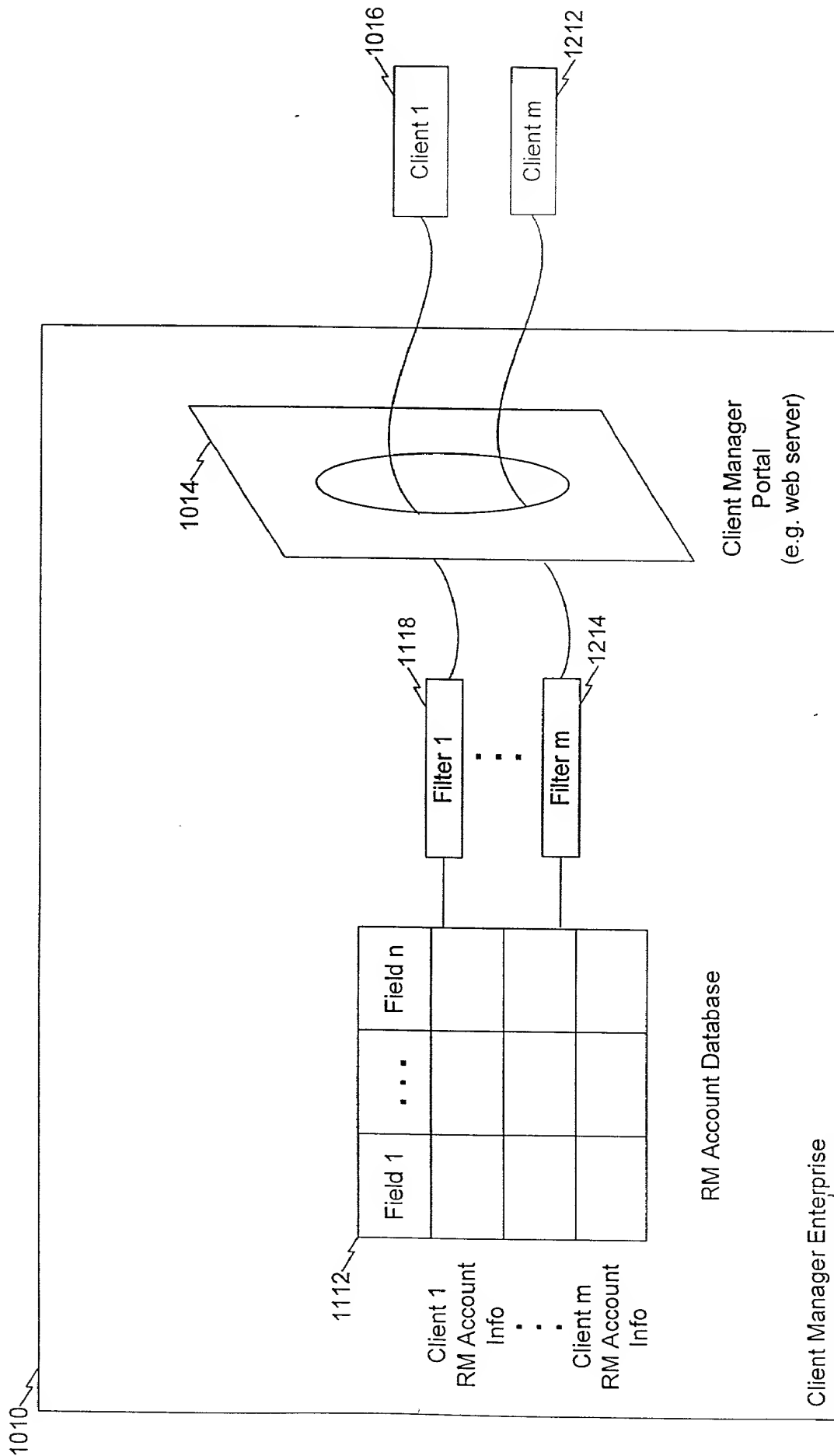


FIG. 12

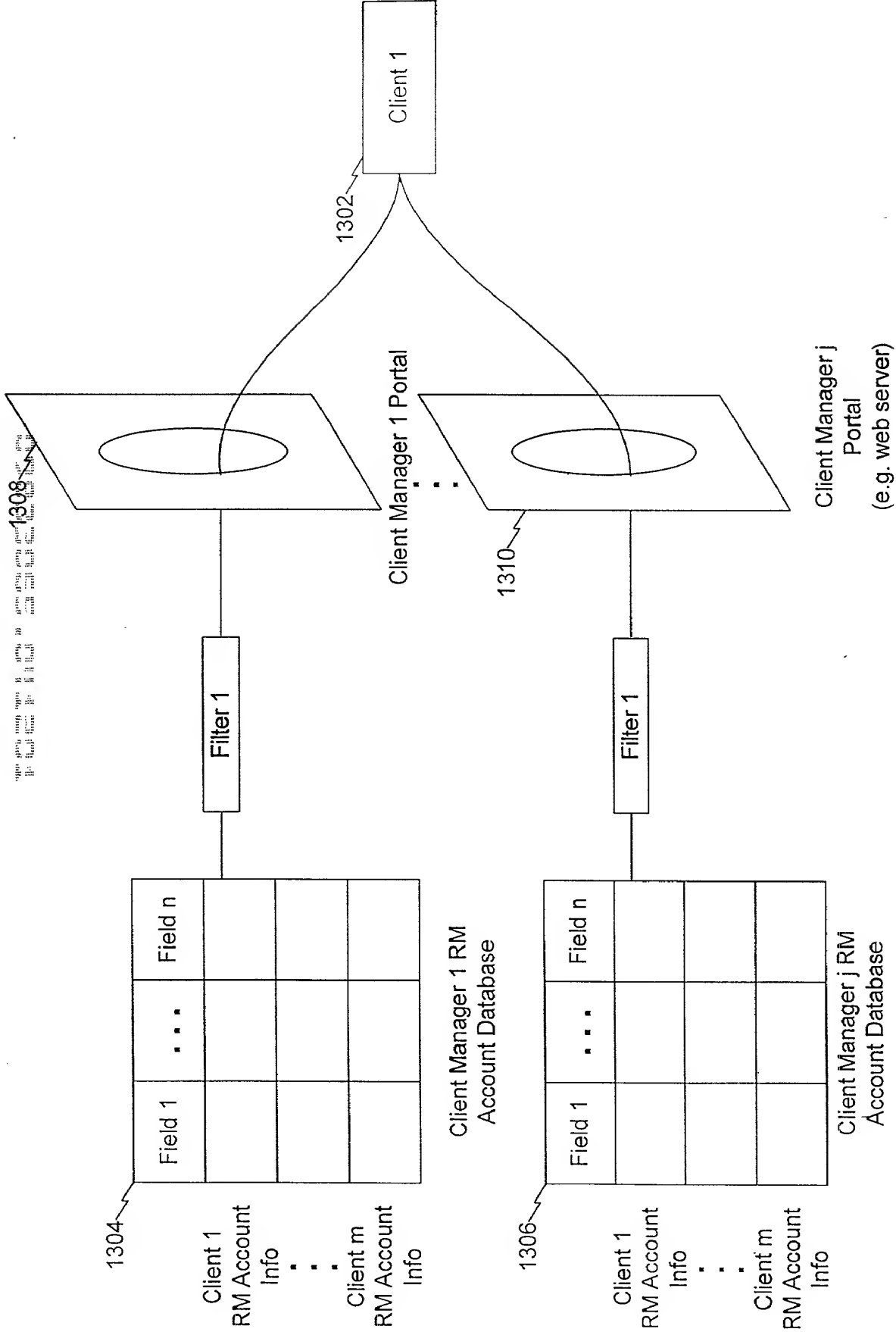


FIG. 13

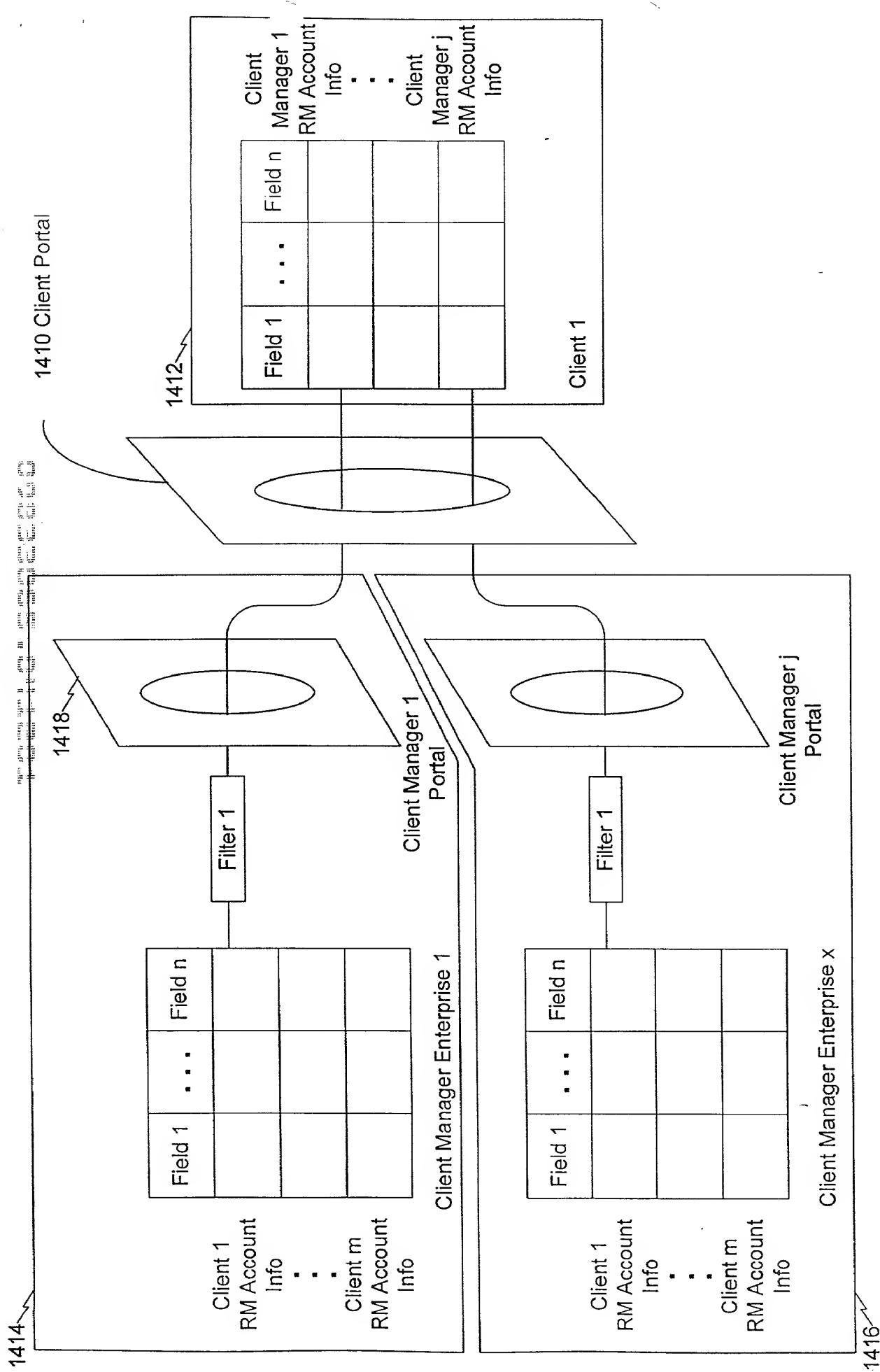


FIG. 14

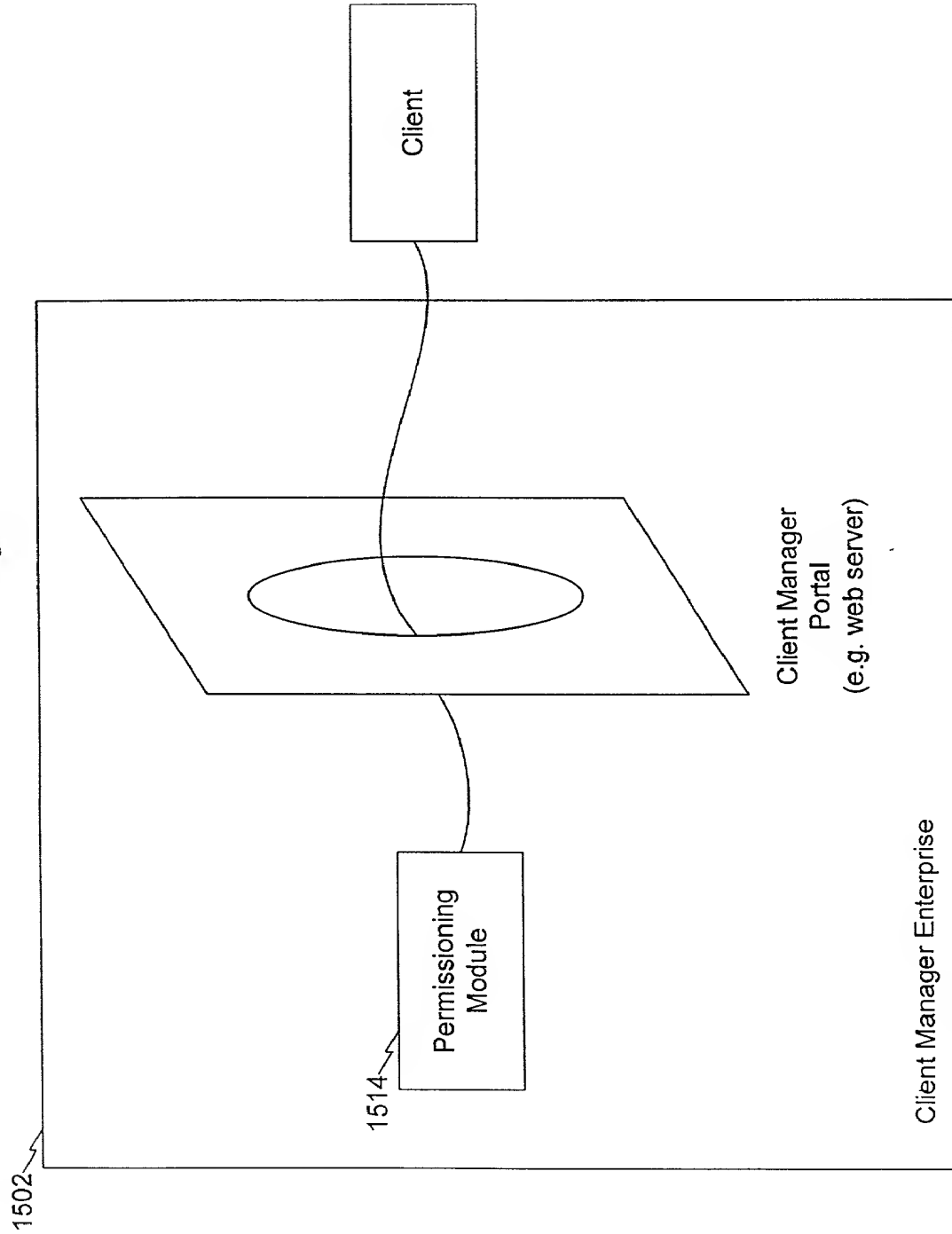


FIG. 15

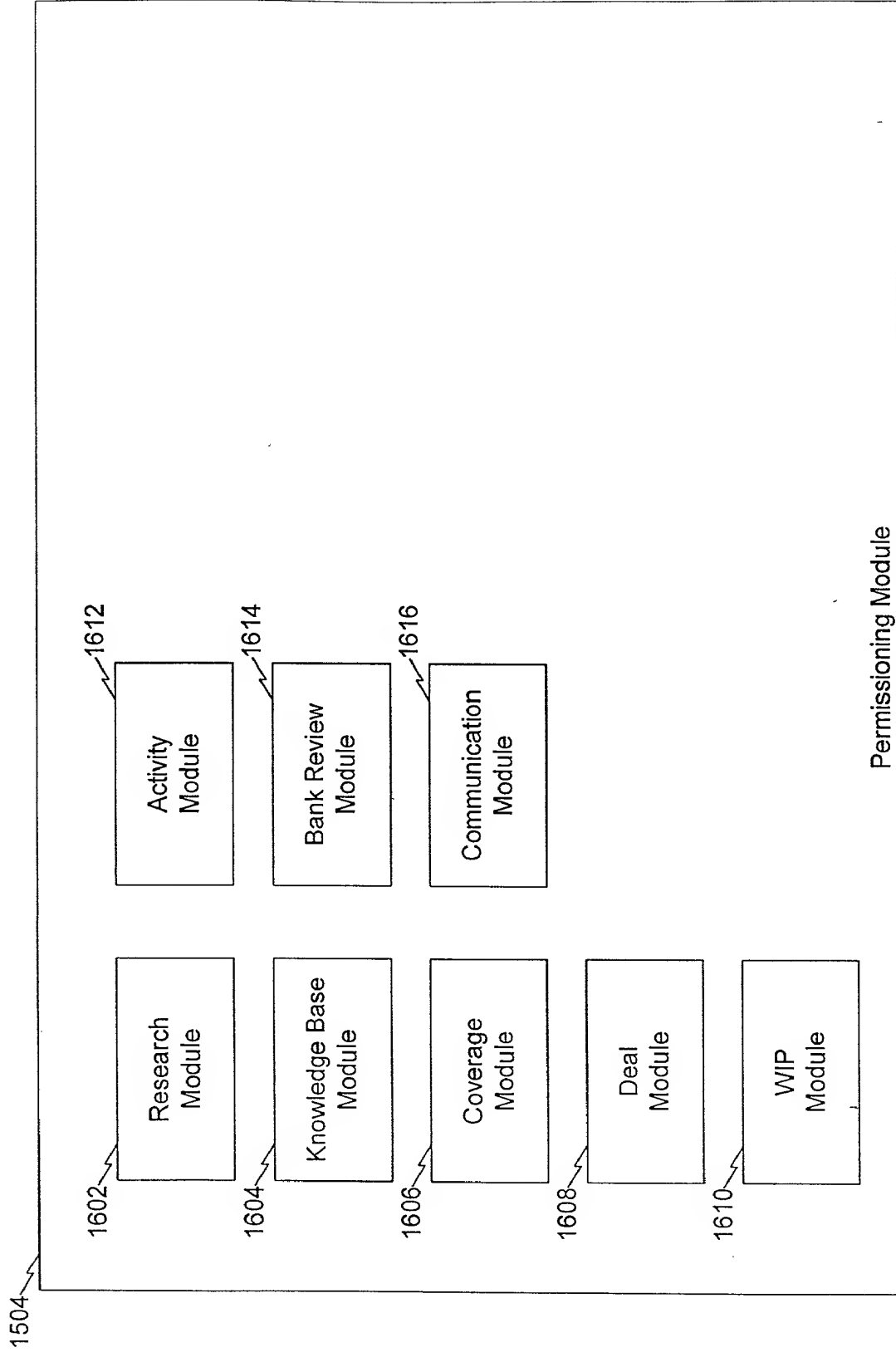


FIG. 16



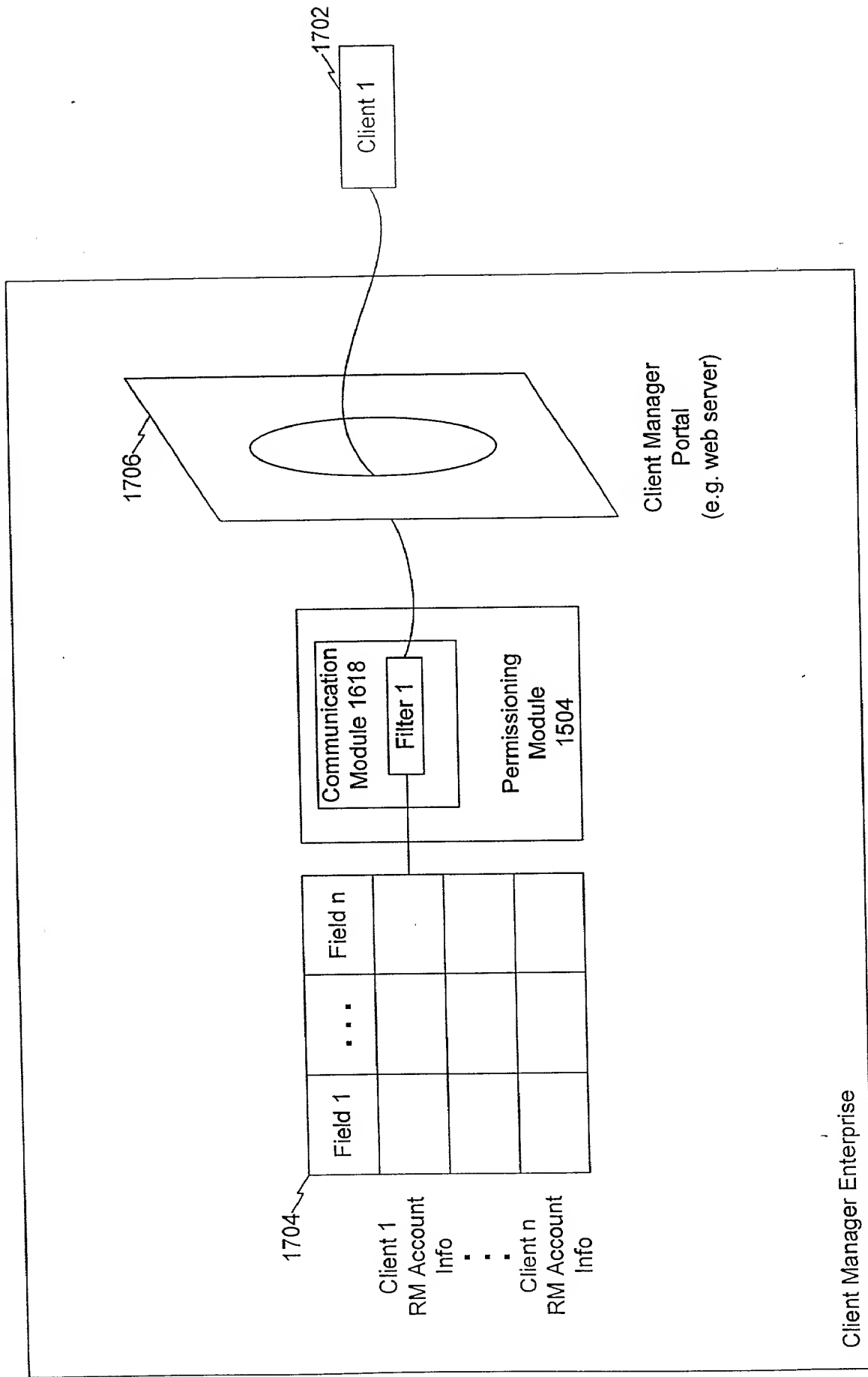


FIG. 17



## Introduction to

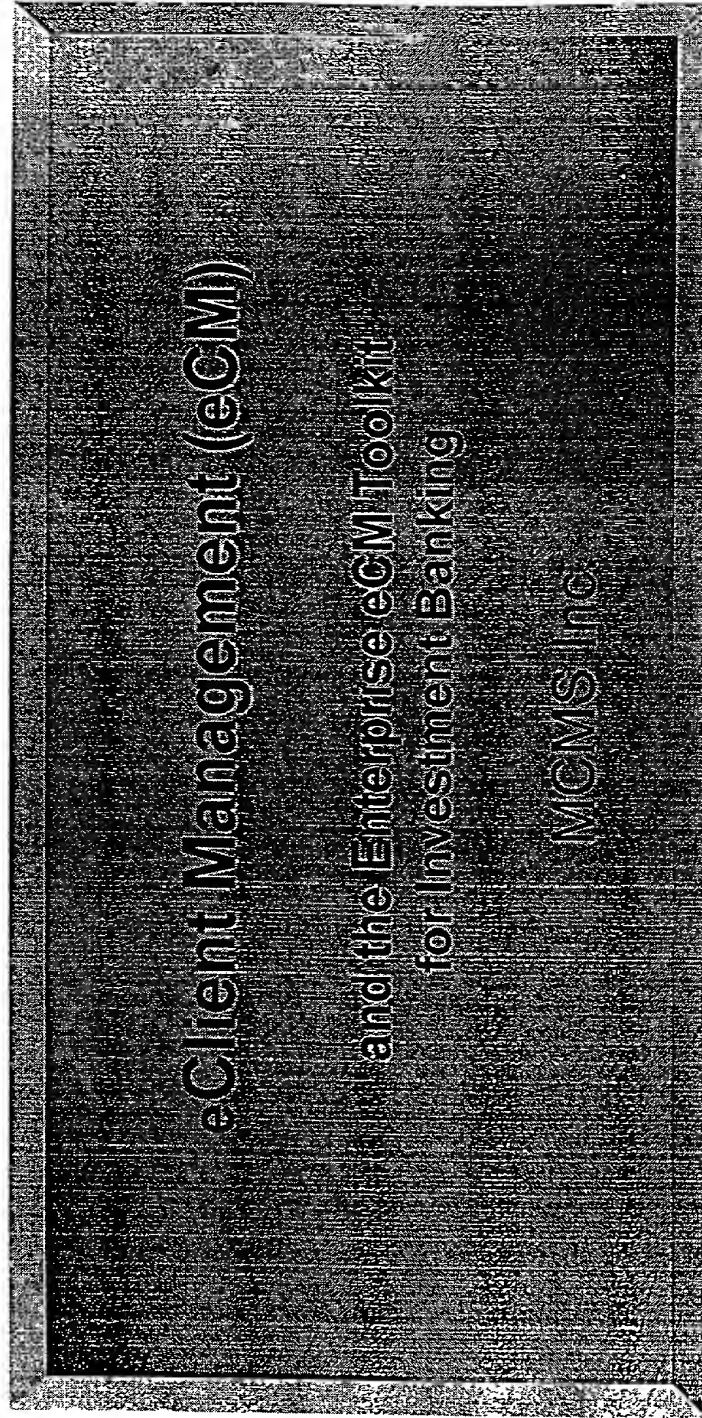


FIG. 19

We believe that we are unique in the industry, in being able to provide specialized expertise with a genuine, pragmatic solution. We consider ourselves specialists in these types of projects. No other solutions provider is able to combine:

- A thorough understanding of global commercial and investment banking.
- A true enterprise information platform for managing clients.
- A truly unique systems integration architecture (MCMS Core Services Layer “CSL”) capable of bringing disparate systems together.
- E-commerce expertise including an enterprise Web solutions and Knowledge Management track record

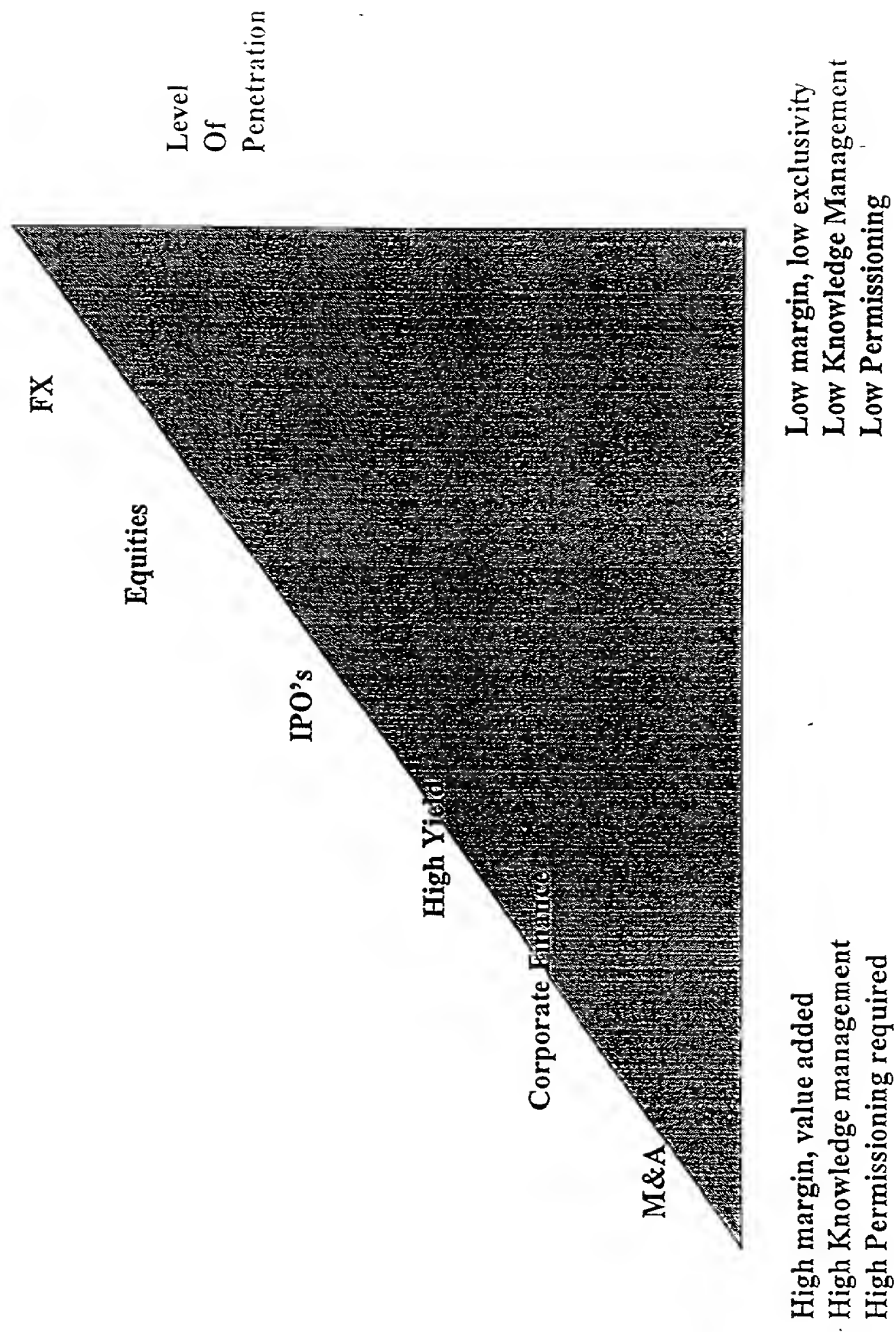
Mathias Client Management Software (MCMS) represents a unique combination of business consultants, software implementation consultants and systems developers to bring to bear highly focussed and expert solutions in this niche.

The MCMS team draws on many years working with and advising top tier banks, particularly on global relationship banking strategies. The software team specializes in systems integration and deploying successful global projects.

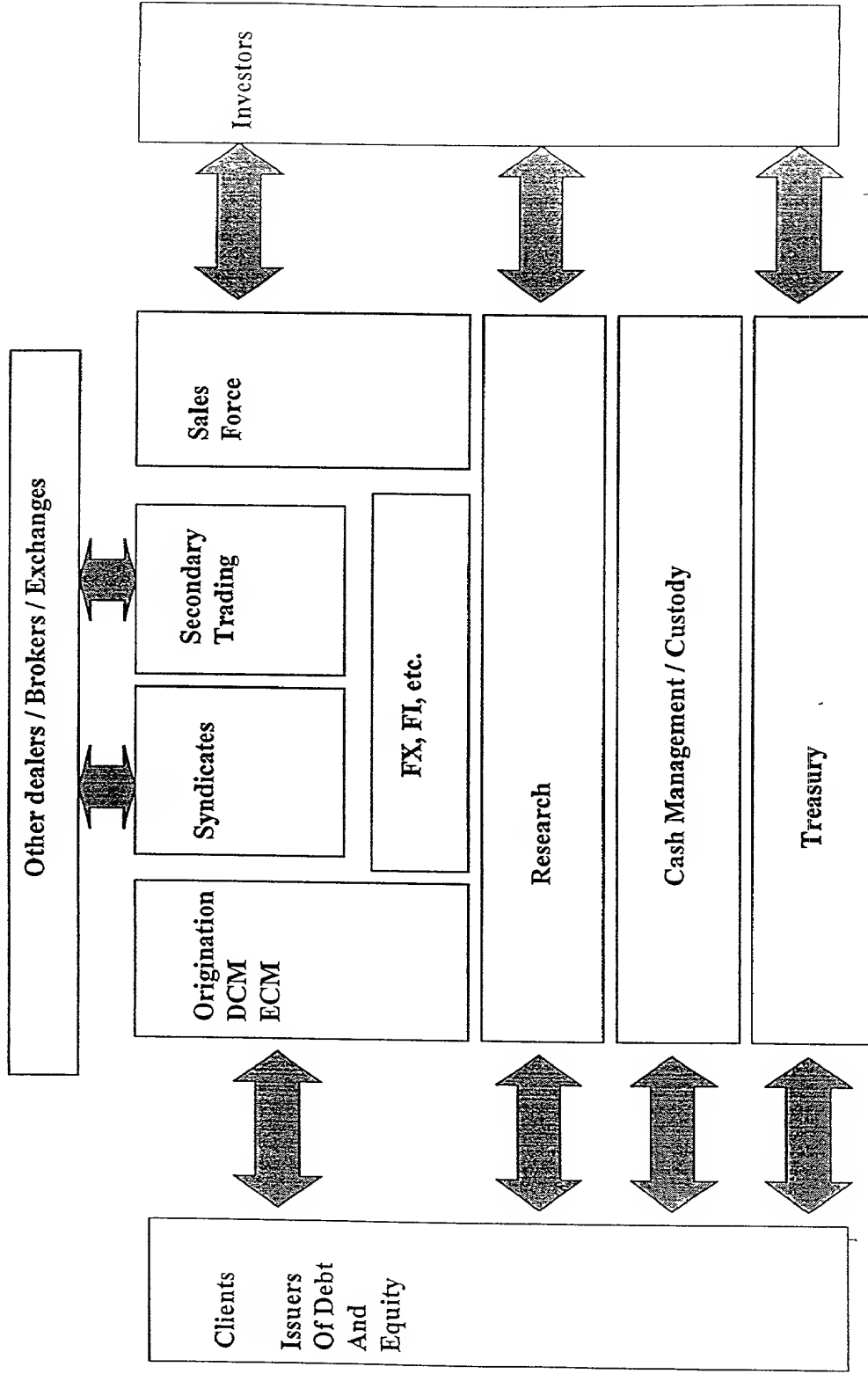
**Our software has been continuously refined, with over four years of experience in an operational environment on a worldwide scale.**

FIG. 20

# The Level of "Internet Penetration" of Investment Banking Products has Started and is accelerating across the spectrum



# The Traditional Look



# Today there is dis-intermediation and re-intermediation of the value chain

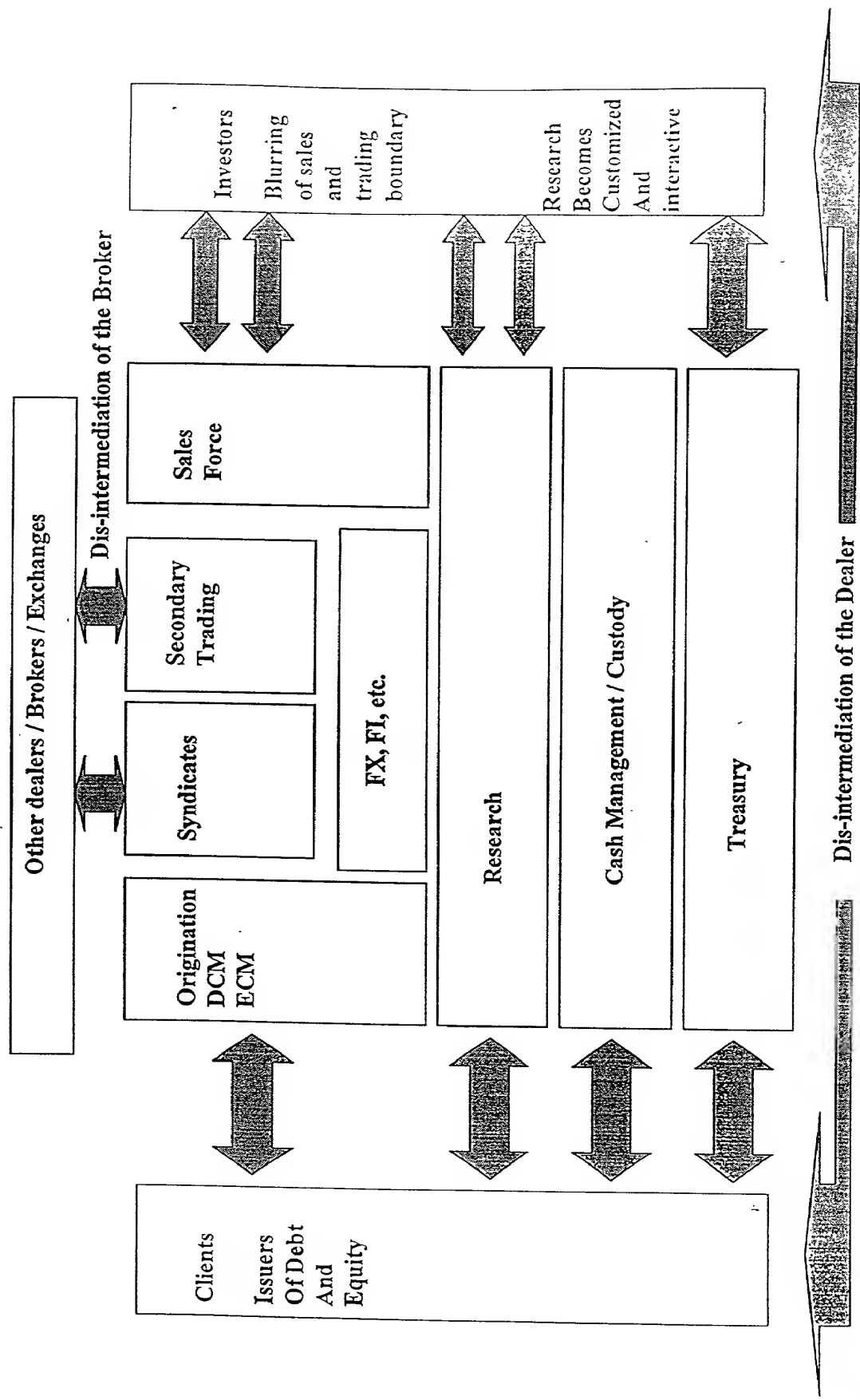


FIG 23

# The Institutional Banking Value Chain is also facing Changes as a result of Internet Initiatives

Value Chain	Capital Creation	Capital Distribution	Capital Re-Distribution
Market	Investment Banking	Primary Institutional And Proprietary	Secondary Institutional and Proprietary
Product	Origination M&A	IPO's Syndications, etc	Equities, FI, FX

- The Bulge Bracket firms are extending into the Retail value chain (e.g. Goldman Sachs)



- The Retail firms are also extending up the value chain (e.g. Charles Schwab)



FIG. 24



- In the past Client Management methodologies and enabling technologies (SFA, CRM, etc.) were part of a sustaining effort in order to make existing structures more efficient.
- Today the Internet is Disrupting our present structures and even changing our clients buying behavior
- This new reality demands an event-driven approach to client management methodologies, architecture and enterprise platforms both internally and externally towards our clients

**The ability of Investment Banks to succeed will be very dependent on 3 key new Differentiators:**

---

- **Connectivity-** Internal and external, the responsiveness of the event-driven enterprise.
- **Managing relationships on the Internet-** This is a process.
- **Branding-** The Internet is about trust.

The nature of your “Internet Business” will be a function of how well you manage your online client relationships.

Your effectiveness is based on trust, their ability to “connect” with your capabilities and your ability to effectively respond to their needs.

---

FIG. 26

- Permissioning involves establishing an interactive dialogue with your client in which the client is giving you permission to market to him and is willing to collaborate with you in this process
- The objective of this collaboration is to increase the level of permissioning to the point where you influence your clients buying behavior . At that point permission turns into revenues.

- 88  
[15]

# eCM and Traditional Relationship Management

---

Traditional RM Issues	eCM Realities
<ul style="list-style-type: none"><li>• Lacks transparency and accountability</li><li>• Roles not clearly defined</li><li>• Product people usually consider it to be an internal process, very far away from the client.</li><li>• Not integral to the real origination function</li></ul>	<ul style="list-style-type: none"><li>• Transparent and the client expects accountability (no where to run, no where to hide)</li><li>• Roles must be clearly defined</li><li>• This is a process which includes the client.</li><li>• Very much part of the origination process.</li></ul>

In eCM, you cannot afford not to put the “A Team” in charge of the Relationship Management function

FIG. 29

## Share-of-Mind Permissioning

- There is an **excess of intellectual capital** today available to clients of Investment Banks.
- In the future, all companies that enable and control **client contact** will try to control every profitable service. **Client relationships**, based on “permission to engage” will be more valuable than ever before.
- A “share of mind” dialogue with clients is more valuable today than it was in the past. Getting CEO attention in the form of a strategic dialogue, outside of his “day window”, facilitated by the Internet, is what **share of mind permissioning** is all about.

Fig. 30

## Share-of-Mind Permissioning(SMP) cont'd

---

- By **anticipating and initiating actions to meet client needs** the firm will be in a privileged position vis-à-vis its competition. As a firm we must be able to Web-enable 100% of our products and services if that is what clients demand. Obtaining “permission” to sell to our clients must be backed up with a fully integrated “One Bank” Web capability.
- Share-of-mind Permissioning is about **engaging new clients** in a cost effective share of mind discussion platform as well as **wiring up existing clients for a greater share of their share of mind revenues** across all our IB products.

---

FIG. 31

## Going up the Permissioning Ladder online

The Internet facilitates a Share-of-mind Permissioning Program.

The Objective of this program is to move The clients up the Permissioning ladder.

### Stages of Share-of-mind Permissioning:

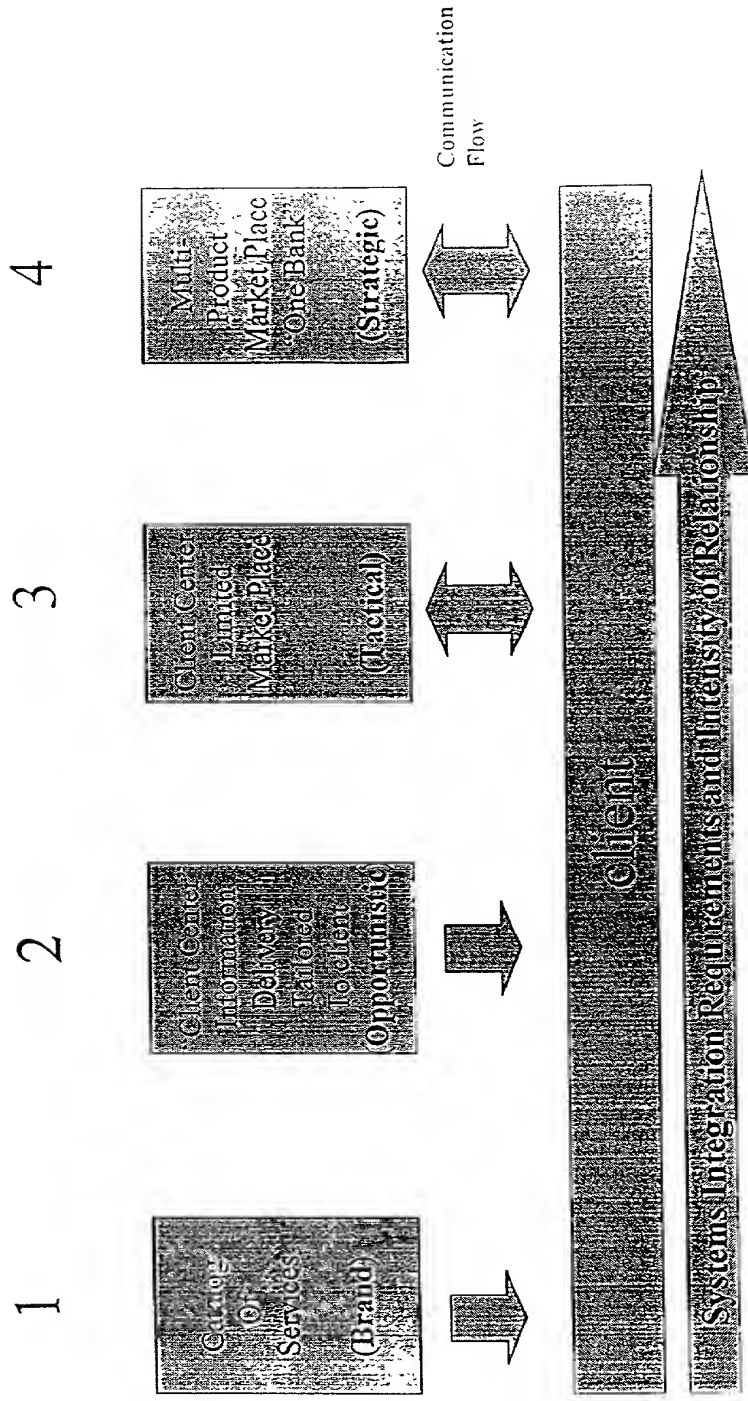
- **Brand Trust** – It creates awareness for the Bank. While the client recognizes the bank, he/she is not being recognized online.
- **Opportunistic** – The Client gets a “view” of his business with the Bank. The Bank acts opportunistically but is unable to wire up the client in any particular area.
- **Tactical** – The client feels he is getting some “goodies” in a particular product line. The Bank has product superiority online in a particular area but is being optimized by the client as this is not a multi-product relationship.
- **Strategic** – The Bank is almost making the buying decisions on behalf of the client. The Client saves time and money, he feels he is getting “best in class”. Many times the client prefers the Bank to make choices for him.

The level of Permissioning is driven by the ability of the Bank to institutionalize a level of interaction with the client on the Internet. ( e.g. stage of eCM )

FIG. 32



- **Stage 1** - This is a catalog of services approach where the IB can post information on its product offerings, research can be distributed, contact information, essentially one-way, read only by client.  
(CREATE AWARENESS)
- **Stage 2** - The “Client Center” approach is like the catalog of services but “personalized” for the client. It can include access to relevant research, summary transaction information, etc., read only by client.  
(PROVIDE CONTEXT as well as CONTENT for client)
- **Stage 3** - This is the Client Center approach with a two-way “dialogue” for some Lines of Business (LOBs) but where each LOB acts independently without providing a “One Bank” delivery.  
(LIMITED INTERACTIVE CONTEXT MARKETPLACE)
- **Stage 4** – This stage is the full “Client Strategy Center” where there is complete alignment of client coverage, account management and planning, product execution and delivery. The Bank and client have the full view of each other’s relationship and value proposition.  
(FULL INTERACTIVE CONTEXT MARKETPLACE)



The Stage of eCM you can deliver to your clients depends on how well organized and aligned your business process and client coverage models are internally

# eCM and Permissioning Correlation

eCM Stage	Permissioning Level	Risks	Rewards
I	Brand Trust	High, Competition Is not asleep	Low
II	Opportunistic	High, Competition Is not asleep	Average
III	Tactical	High, Need strict discipline	Limited High
IV	Strategic	High, Need strict discipline	High

FIG. 35

- In the Share-of-mind business, the client wants you to know him well. He wants you to do your homework on him before you make the call. The better your “view” on him the greater permissioning he will give you in order to progress your Share-of-mind dialogue.
- Communication and follow up are critical to a strategic dialogue with your clients. The Internet is posed to change the way we all communicate in the future.
- The eCM toolkit (IPO) is a series of communication tools that facilitate the increase in your level of permissioning with your client.

## The eCM Toolkit and the Client

- The Toolkit must make the client feel smart and in control.
- The client must feel safe, very safe.
- Every interaction with the client must be anticipated, personal, relevant and unique to him or her.
- Every module in the toolkit must:
  - a) have elements that take place over time
  - b) promote a response from the client which keeps communication moving forward
  - c) have a final call to action so that we can measure results
- As soon as a new level of Permissioning is reached then a new element within a module engages the client in order to re-inforce the process.

Fig. 37

## The eCM Toolkit and the Client, cont'd

---

- We must continuously measure the activity around the Toolkit module elements.
- We must measure how achieving new levels of permissioning with new Toolkit modules engaged, alters client buying behaviour.
- We must resist short-term profiteering on behalf of the main coverage person, in pursuit of extending the level of permissioning from the client.
- The Coverage person's main role is to increase the level of share-of-mind permissioning.

---

FIG. 38

Each stage of eCM requires a particular approach to:

- Segmentation of clients
- Client Coverage Model
- Opportunity Analysis
- Product Management
- New Product Development
- Knowledge Management

This Process is different to traditional Relationship Management Processes because the intensity of the Relationship Management is different for increasing levels of Permissioning, requiring greater transparency and accountability.

## Developing an eCM Program (Permissioning Program)

---

- Decide on an eCM stage Strategy.
- Define your Knowledge Management and Mapping requirements
- Institutionalize the eCM Relationship Management requirements.
- Define the Toolkit “footprint” for your Bank.
- Begin a Pilot Program with some key clients.
- Refine the Toolkit and create Prototypes and Simulation models in order to increase levels of permissioning. (potential new business models).
- Implement both internally and externally.

Fig. 40



## Why the IPO Toolkit is unique?

- IPO's proprietary Core Services layer (CSL) enables the Bank to create an event-driven environment within which to refine and create new Toolkit modules seamlessly both internally and externally.
- The Bank is able to react to changes in the market place within a completely "open" technology environment which can be connected to virtually any of its in-house systems. This provides the modules in the Toolkit with access to all information around the client, both in terms of content, but more importantly context.
- Each Toolkit module plays a different role in the eCM Relationship Management Process and is designed to facilitate the increase in the level of permissioning with the client on a continual basis.

Figure 1: The eCM model. The eCM model is a framework for managing knowledge in a client-centric manner. It is based on the idea that knowledge is the key to success in the financial services industry. The eCM model consists of three main components: Client Need, Knowledge Drivers, and Knowledge Management Solution. The Client Need component focuses on understanding the client's needs and preferences. The Knowledge Drivers component focuses on identifying the knowledge that is needed to meet the client's needs. The Knowledge Management Solution component focuses on developing and implementing a solution that meets the client's needs and leverages the knowledge drivers.

# Effective Knowledge Management drives eCM

Client Need      Product Set      Knowledge Drivers      Knowledge Management Solution

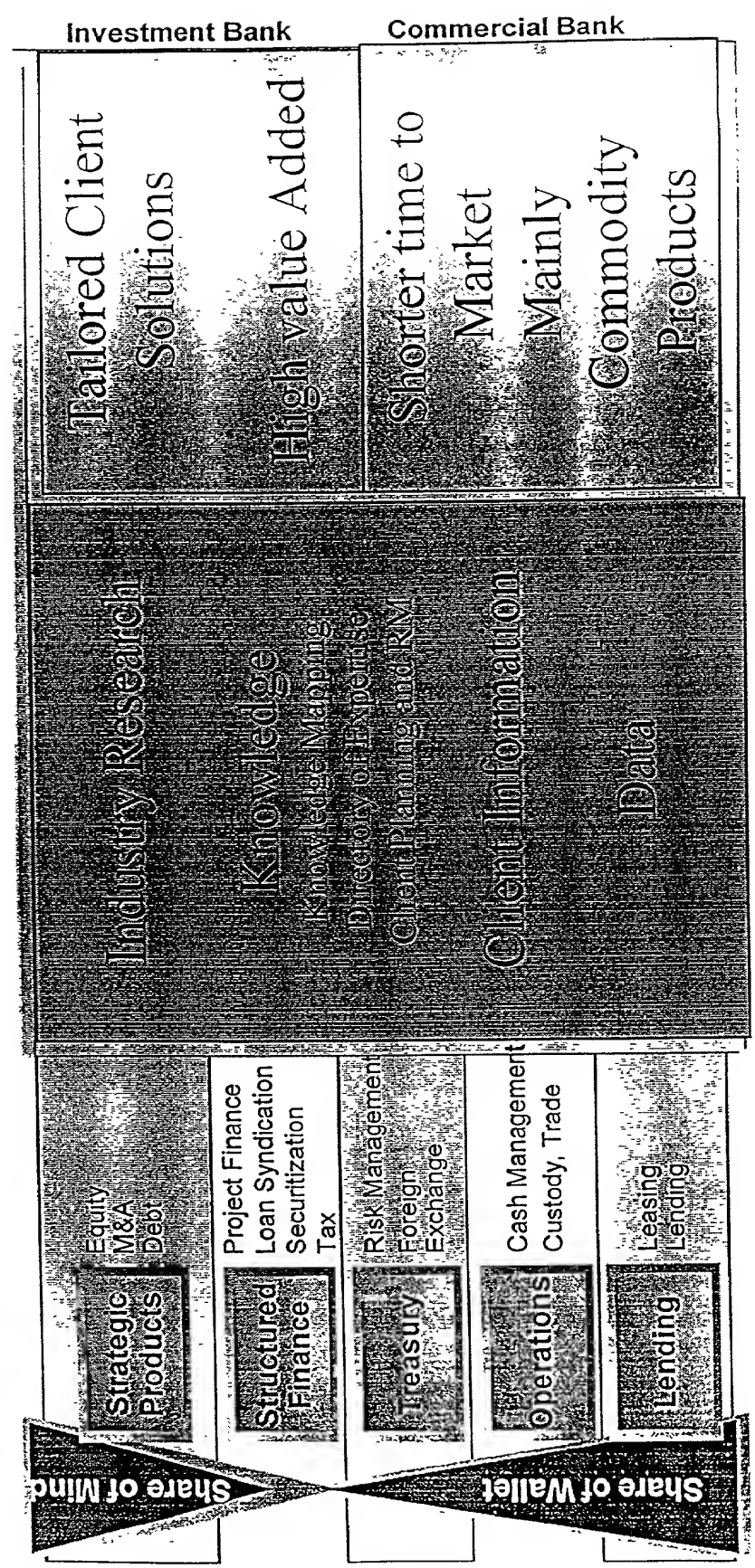


FIG. 42

# Implementing eCM : What does it take?

## Advantages of eCM

### Prerequisites

#### Investment Bank

#### Client

Systems Integration Alignment of Data models to Business models.	Full view of client activity by industry and LBO	Full view of Bank relationship And activities around strategy
Knowledge Mapping	Direction of Expertise, Optimal Resource Allocation, Deal Teams Execution, Facilitates pattern recognition	Greater awareness, insight into firm, facilitates proactive use of firms capabilities by clients, improved access, proprietary dialogue
Client Coverage, Planning and Permissioning	Alignment of ICM with LBO, ability to better leverage personal relationships through greater client account management, wrap up the client	Full view of Bank coverage model with responsibilities and Current business streams
One Bank Execution and delivery	Greater efficiencies and higher probability of client coordination and satisfaction	Greater accountability to client Based on agreed strategy, seamless delivery
The Learning Process (lessons learned, missed Opportunities)	Greater awareness of Best Practices ability to resolve problems and protect and build on intellectual asset base	Easier to resolve problems quickly and leverage other successes

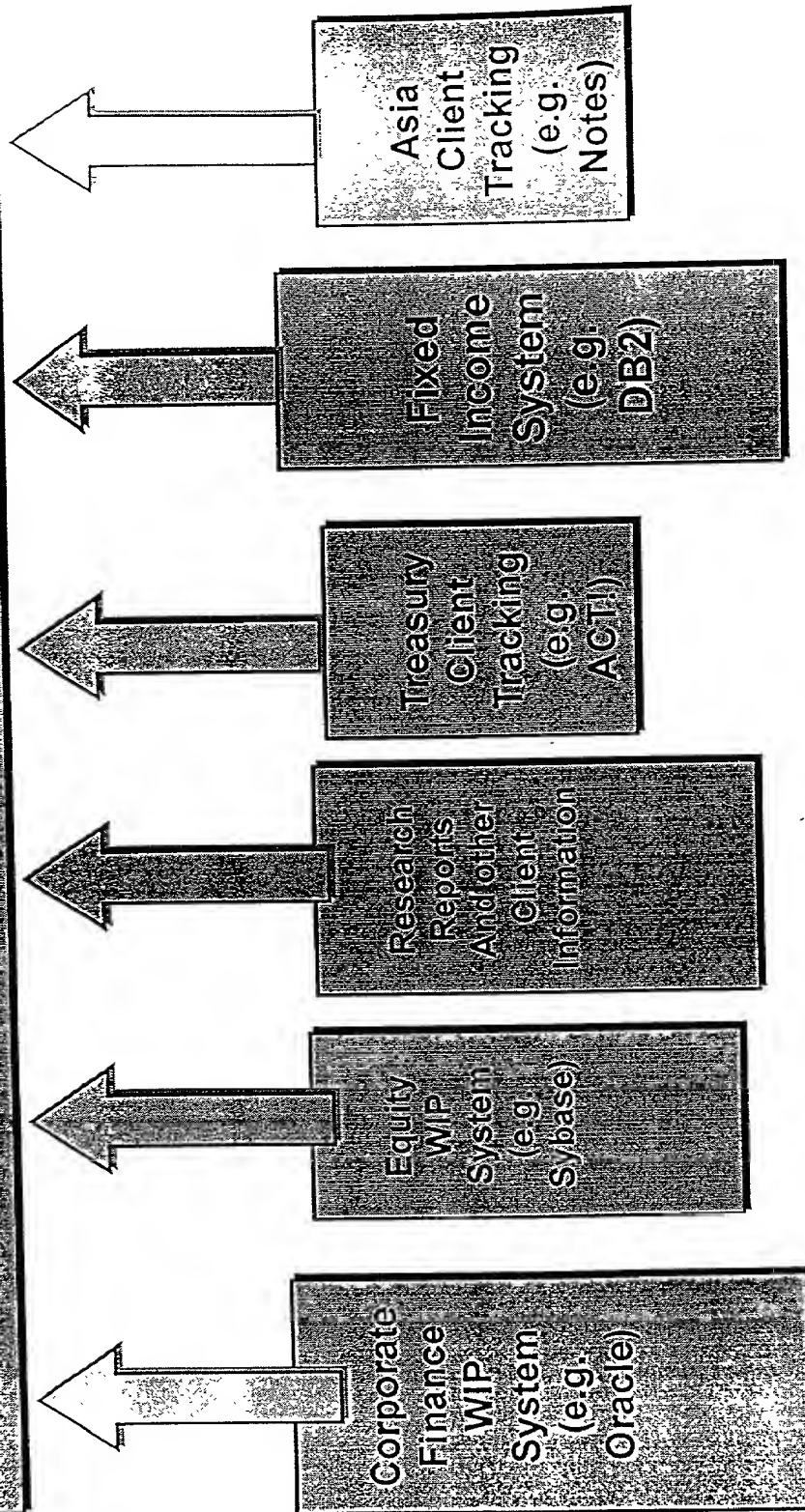
F16. 43

Introduction to  
The IPO Toolkit Modules  
and the Core Services layer

MCMS Inc

March 2000

The MCMS Core Services Layer ("CSL") is unique in it's ability to link existing legacy systems and deliver the "one Bank" to the client over the WEB



- Traditionally, systems in Banks are built in "silos", either to cover a Line of Business or a geographic location
- The MCMS CSL overlays each "silo" and becomes the universal client information platform for the Bank

## Sample IPO Toolkit Modules (Permissioning Suite)

---

- Research Module
- Knowledge Base Module
- Coverage Module
- Project Module
- Deal Module
- WIP Module
- Activity Module
- Bank Review Module
- Communication Module



United States Patent & Trademark Office  
Office of Initial Patent Examination

Application papers not suitable for publication

SN 09833065

Mail Date 04/12/01

- ☐ Non-English Specification
- ☐ Specification contains drawing(s) on page(s) \_\_\_\_\_ or table(s) \_\_\_\_\_
- ☐ Landscape orientation of text    ☐ Specification    ☐ Claims    ☐ Abstract
- ☐ Handwritten    ☐ Specification    ☐ Claims    ☐ Abstract
- ☐ More than one column    ☐ Specification    ☐ Claims    ☐ Abstract
- ☐ Improper line spacing    ☐ Specification    ☐ Claims    ☐ Abstract
- ☐ Claims not on separate page(s)
- ☒ Abstract not on separate page(s)
- ☐ Improper paper size -- Must be either A4 (21 cm x 29.7 cm) or 8-1/2"x 11"
- ☐ Specification page(s) \_\_\_\_\_    ☐ Abstract
- ☐ Drawing page(s) \_\_\_\_\_    ☐ Claim(s)
- ☐ Improper margins
- ☐ Specification page(s) \_\_\_\_\_    ☐ Abstract
- ☐ Drawing page(s) \_\_\_\_\_    ☐ Claim(s)
- ☐ Not reproducible
- | <u>Reason</u>                                 | <u>Section</u>                                       |
|---|--|
| <input type="checkbox"/> Paper too thin       | <input type="checkbox"/> Specification page(s) _____ |
| <input type="checkbox"/> Glossy pages         | <input type="checkbox"/> Drawing page(s) _____       |
| <input type="checkbox"/> Non-white background | <input type="checkbox"/> Abstract                    |
|   | <input type="checkbox"/> Claim(s)                    |
- ☐ Drawing objection(s)
- ☐ Missing lead lines, drawing(s) \_\_\_\_\_
- ☐ Line quality is too light, drawing(s) \_\_\_\_\_
- ☐ More than 1 drawing and not numbered correctly
- ☐ Non-English text, drawing(s) \_\_\_\_\_
- ☐ Excessive text, drawing(s) \_\_\_\_\_
- ☐ Photographs capable of illustration, drawing(s) \_\_\_\_\_